

UNITED STATES BANKRUPTCY COURT

Eastern District of Tennessee

In re Janice D. Miller,
Debtor

Case No. 3:11-bk-30382

Chapter 7

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☒ I, Janice D. Miller, the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that on 02/20/2011 (Date), I completed an instructional course in personal financial management
provided by 50-30-20 Money Plan, an approved personal financial
(Name of Provider)
management provider.

Certificate No. (if any): 05701-TNE-DE-013933636

☐ I, _____, the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that no personal financial management course is required because of [Check the appropriate box.]:
☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
☐ Active military duty in a military combat zone; or
☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: _____

Date: 2/28/11

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

MAR - 2 2011
FILED
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
BY _____

Certificate Number: 05701-TNE-DE-013933636

Bankruptcy Case Number: 11-30382



05701-TNE-DE-013933636

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 20, 2011, at 5:32 o'clock PM MST, JANICE D MILLER completed a course on personal financial management given by internet by 50-30-20 MoneyPlan, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Tennessee.

Date: February 20, 2011By: /s/Kevin J. TurnerName: Kevin J. TurnerTitle: Client Care and Certificate Specialist

FILED **MAR - 2 2011**
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
BY _____

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TENNESSEE

In Re:
Janice D Miller

Case Number: 3:11-bk-30382
Chapter: 7

Debtor(s)

NOTICE OF REQUIREMENT TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtors Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s) attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s) attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 60 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Danny W. Armstrong
Clerk of the Bankruptcy Court

2/7/11
DATE

By: dlp
Deputy Clerk

*NOTE: Official Form 23 (Debtors Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 7, chapter 11 in which § 1141(d)(3) applies and chapter 13 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Rule 1007(b)(7).

FILED MAR - 2 2011
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
BY dlp

Attention:

3/1/11

Bankruptcy Court-
Attention: Judge Richard Stair, JR

Case ID: 3:11-bk-30382

Jamie D. Miller

Also please find attached the completion
of postpetition instructional course-
form B-23 and payment for March 2011.

Thank you

Jamie Miller
865-384-2023

MAR -2 2011

CLERK OF BANKRUPTCY COURT
DISTRICT OF TENNESSEE